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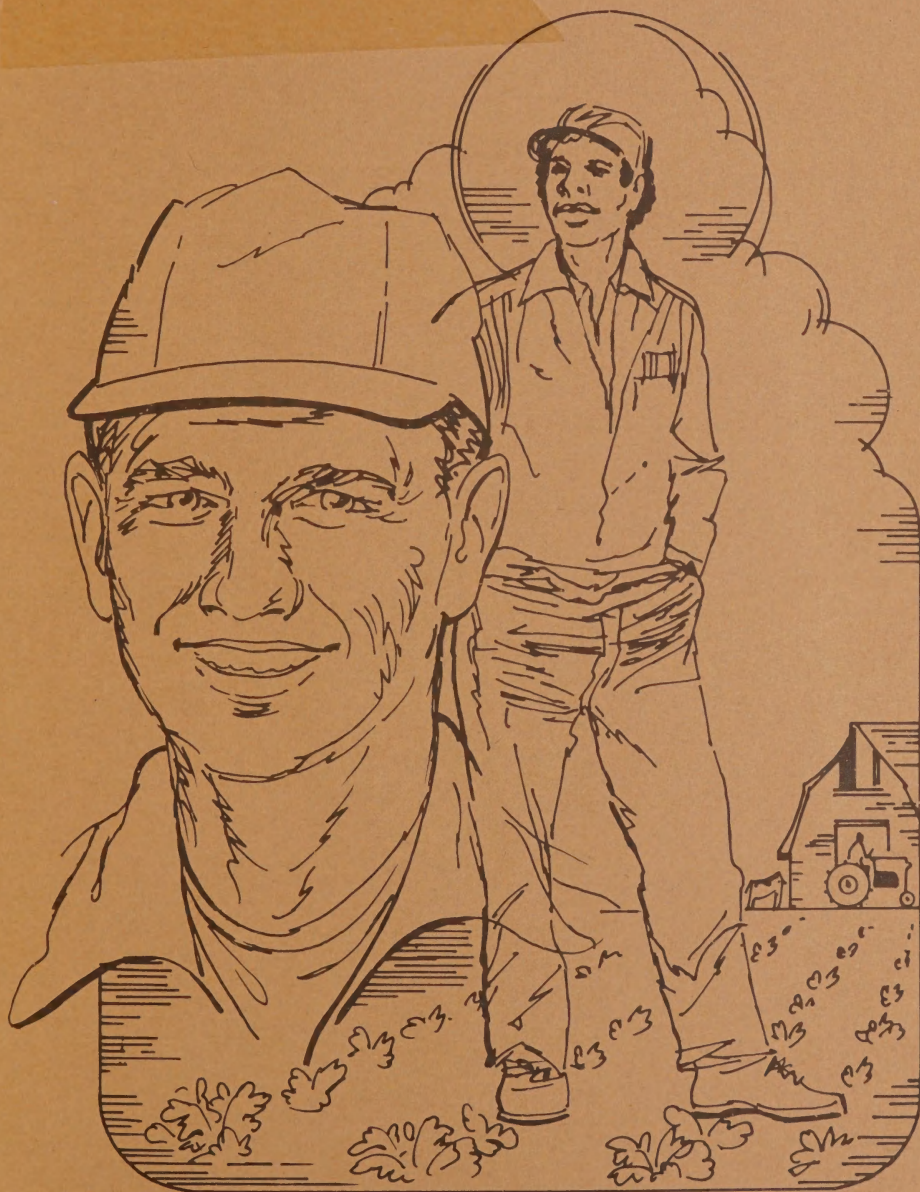


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# Handbook for Small or Limited Resource Farmers

North Carolina



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# Handbook for Small or Limited Resource Farmers

North Carolina

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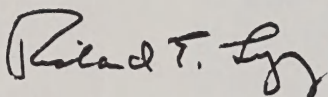
## Message from the Secretary

It is a pleasure to present this *Handbook for Small or Limited Resource Farmers*, a directory of public and private agencies which offer program services to the agricultural and rural communities of America.

Some farmers and some rural communities fail to utilize programs for which they are eligible simply because they don't know what the programs are or where they are. We are issuing this publication in our continuing effort to make agricultural programs more accessible to all Americans.

We believe this handbook will serve farmers, rural communities, agricultural organizations, and the general public as a useful guide through the labyrinth of public and private agencies charged to deliver agricultural and rural services to our nation.

Sincerely,

A handwritten signature in dark ink, reading "Richard E. Lyng". The signature is fluid and cursive, with the first name "Richard" being more prominent and the last name "Lyng" following in a similar style.

Richard E. Lyng  
Secretary

Published by the  
Office of Advocacy and Enterprise  
U.S. Department of Agriculture

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Office of Advocacy and Enterprise

August 1987

## Preface

This *Handbook for Small or Limited Resource Farmers* is a directory of rural and agricultural programs in 17 southern and border states where most U.S. farms are located. It is being issued in an effort to broaden access to agricultural programs and rural resources, particularly among farm operators and owners whose resources are substantially limited.

The needs of farmers with limited resources are of great concern to the Office of Advocacy and Enterprise, U.S. Department of Agriculture (USDA). One of the most important functions of that office is to provide overall leadership to USDA agencies and affiliates to assure that all Americans have equal access to the programs and opportunities sponsored by the Department of Agriculture.

We would especially appreciate your suggestions on how future directories might better serve farmers and other rural community residents. Please address your comments as follows:

Limited Resource Farmer Initiative  
Office of Advocacy and Enterprise  
U.S. Department of Agriculture  
Washington, DC 20250

We hope this publication proves a useful tool for locating agricultural programs and rural resources.

## Acknowledgements

This handbook was developed and prepared by virtue of the cooperation and generous assistance of private and public agency personnel throughout the country.

Of the many service organizations in the private sector, we are particularly indebted to the American Agricultural Movement, the American Bar Association, the Federation of Southern Cooperatives, the Legal Services Administration, The National Association of Community Health Centers, the National Clearinghouse for Primary Care Information, and the National Farmers Union.

During the development and preparation of this publication, the agricultural entities of the Land-Grant Colleges and Universities upheld their reputation as a national resource by providing valuable information and suggestions.

Of public sector organizations, we are most grateful to the National Institutes of Health and many state agencies, particularly the Departments of Agriculture and Departments of Economic Development.

Finally, we thank our colleagues in the Department of Agriculture who serve in the Agricultural Cooperative Service, the Agricultural Stabilization and Conservation Service, the Cooperative State Research Service, the Extension Service, the Farmers Home Administration, the Food and Nutrition Service, and the Soil Conservation Service for providing the bulk of the data from which this directory was compiled.



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## Federal Agencies

### **Agricultural Experiment Station**

North Carolina State University  
Box 7601  
Raleigh, NC 27695-7601  
919/737-2718

### **Agricultural Stabilization and Conservation Service**

Federal Bldg, Room 668  
310 New Bern Ave.  
Raleigh, NC 27601-1442  
919/856-4385

### **Farmers Home Administration**

310 New Bern Ave, Room 525  
Raleigh, NC 27601  
919/856-4640

Administrative Office  
919/856-4640

Business and Industry  
919/856-4640

Community Programs  
919/856-4640

Farmer Programs  
919/856-4640

Rural Housing  
919/856-4640

District Offices:

I 235 P. O. Building  
203 S. Haywood St.  
P.O. Box 1189  
Bryson City, NC 28713  
704/488-9261

II 231 Main Ave. Place, S.W.  
P.O. Box 699  
Hickory, NC 28603  
704/322-7557

III Johnson Executive Offices  
600-105 Intersection  
P.O. Box 2088  
Boone, NC 28607  
704/262-5902

IV Wrightsville Bldg.  
2300 W. Meadowview Rd  
Suite 202  
Greensboro, NC 27407  
919/333-5770

V 325 E. 4th St.  
Lumberton, NC 28358  
919/739-8194

VI 630-A South Garnett St.  
Henderson, NC 27536  
919/438-3141

VII Wake County Courthouse  
Fayetteville St. Mall  
Rm 701  
Box 2250  
Raleigh, NC 27602  
919/755-4196

VIII New Hanover County  
Administration Bldg  
Rm 312, 320 Chestnut St.  
Wilmington, NC 28401  
919/762-7878

IX 1 Federal Square  
Suite 210  
Rocky Mount, NC 27804  
919/442-0138

X 111 W. Boulevard  
Williamston, NC 27892  
919/792-1006

XI Executive Square Bldg.  
1409 Racetrack Rd  
P.O. Box 2927  
New Bern, NC 28560  
919/638-4735

**Food and Nutrition Service**

Southeast Regional Office  
1100 Spring St., N.W., Rm 200  
Atlanta, GA 30367  
404/347-4131

**Field Offices:**

Mart Office Bldg.  
800 Briar Creek Road  
Rooms DD517-519  
Charlotte, NC 28205  
704/371-6252

1111 Northshore Dr.  
Building 1, Room 217  
Knoxville, TN 37919  
615/558-1272

Century Station Bldg., Rm 446  
300 Fayetteville St.  
Raleigh, NC 27601  
919/755-4066

**Food Stamp Program  
Cooperating Agencies:**

State Department of  
Human Resources  
325 N. Salisbury St.  
Raleigh, NC 27611  
919/733-4534

**Soil Conservation Service**

Room 535, Federal Office Bldg.  
310 New Bern Ave.  
Raleigh, NC 27601  
919/856-4210

## **State Agencies**

### **Department of Agriculture**

1 West Edenton St.

P.O. Box 27647

Raleigh, NC 27611

919/733-7125

## **University Programs**

### **College of Agriculture**

North Carolina State University  
P.O. Box 7601  
Raleigh, NC 27695-7601  
919/737-2668

### **School of Agriculture**

North Carolina A&T  
State University  
B.C. Webb Bldg  
1601 East Market St.  
Greensboro, NC 27420  
919/334-7979

### **Cooperative Extension Service**

North Carolina State University  
P.O. Box 7602  
Raleigh, NC 27695-7602  
919/737-2811

### **1890 Cooperative Extension Service**

North Carolina A&T  
State University  
Box 21928  
Greensboro, NC 27420  
919/334-7691

## **Community Legal Services**

### **Legal Services of North Carolina, Inc.**

112 South Blount St.  
P.O. Box 26087  
Raleigh, NC 26711  
919/832-2046

### **Legal Services of Southern Piedmont, Inc.**

951 South Independence Blvd  
Suite 600  
Charlotte, NC 28202  
704/376-1608

### **North Central Legal Assistance Program**

301 W. Main St., 5th Floor  
P.O. Box 2101  
Durham, NC 27702  
919/688-6396

### **The Legal Aid Society of Northwest North Carolina, Inc.**

Patten Bldg.  
216 W. Fourth St.  
Winston-Salem, NC 27101  
919/725-9166

## **Rural Health Services**

### **Tri-County Health Services, Inc.**

P.O. Box 40  
Aurora, NC 27806  
919/322-4021

#### **Satellites:**

Aurora Dental Center  
P.O. Box 394  
Aurora, NC 27806

Aurora Home Health Agency  
P.O. Box 40  
Aurora, NC 27806

### **Orange-Chatham Comprehensive Health Services, Inc.**

400 Robertson St.  
P.O. Box 339  
Carrboro, NC 27510  
919/942-8741

#### **Satellites:**

Chapel Hill-Carrboro  
Community Health Center  
400 Robertson St.  
Carrboro, NC 27510

Haywood-Moncure Community  
Health Center  
Route 1, P.O. Box 319  
Moncure, NC 27559

Prospect Hill Community  
Health Center  
P.O. Box 4  
Prospect Hill, NC 27314

### **Goshen Medical Center, Inc.**

P.O. Box 187  
Faison, NC 28341  
919/267-0421

### **Twin County Rural Health Center, Inc.**

P.O. Box 10  
Hollister, NC 27844  
919/586-5151

### **Western Medical Group**

P.O. Drawer B  
Mamers, NC 27552  
919/893-3063

#### **Satellites:**

Boone Trail Medical Center  
P.O. Drawer B.  
Mamers, NC 27552

Benhaven Medical Center  
Route 6  
P.O. Box 360-1A  
Pineview, NC 27330

Anderson Creek Medical Center  
Route 5, Box 547  
Spring Lake, NC 28390

### **Morven Area Medical Center, Inc.**

P.O. Box 47  
Morven, NC 28119  
704/851-9331

#### **Satellites:**

Ansonville Area  
Medical Center  
Highway 52  
Ansonville, NC 28007

Morven Area Dental Center  
P.O. Box 47  
Morven, NC 28119

Rockingham Area  
Dental Center  
330 Leak St.  
Rockingham, NC 28379

Wadesboro Area Medical Center  
148 E. Morgan St.  
Wadesboro, NC 28170

### **Tri-County Community Health Council**

P.O. Box 237  
Newton Grove, NC 28366  
919/567-6194

**Robeson Health Care Corp.**

P.O. Box 1629  
Pembroke, NC 28372  
919/521-8641

**Wake Health Services**

600 Wade Ave.  
P.O. Box 10155  
Raleigh, NC 27605  
919/755-1888

**Satellites:**

Wake Health Services  
729 Hunter St.  
P.O. Box 10155  
Raleigh, NC 27605

**Plainview Health  
Services, Inc.**

Route 2  
P.O. Box 337—Greenevers  
Rose Hill, NC 28458  
919/289-3086

**Person Family Medical Center**

702 North Main St.  
P.O. Box 350  
Roxboro, NC 27573  
919/599-9271

**Greene County Health Care, Inc.**

P.O. Box 657  
Snow Hill, NC 28580  
919/747-8162

**Satellites:**

Hookerton Medical Center  
P.O. Box 238  
Hookerton, NC 28538

Adolescent/Parent  
Prevention Program  
P.O. Box 657  
Snow Hill, NC 28580

GCHC Home Health Agency  
P.O. Box 657  
Snow Hill, NC 28580

**Snow Hill Medical Center**

P.O. Box 657  
Snow Hill, NC 28580

**Walstonburg Medical Center**

P.O. Box 190  
Walstonburg, NC 27888

**Vance-Warren Comprehensive  
Health Plan, Inc.**

P.O. Box 425  
Soul City, NC 27553  
919/456-2181

**Satellites:**

Warren Health Plan  
542 West Ridgeway St.  
Warrenton, NC 27589

**Stedman-Wade Health  
Services, Inc.**

P.O. Box 86  
Wade, NC 28395  
919/892-1272

**Satellites:**

Stedman Family Dental Center  
Highway 24, East  
P.O. Box 368  
Stedman, NC 28391-0368

Wade Family Medical Center  
Highway 301, North  
P.O. Box 86  
Wade, NC 28395-0086

**Bertie County Rural Health  
Association, Inc.**

P.O. Box 628  
Windsor, NC 27983-0628  
919/794-3216

Satellites:

Lewiston-Woodville Family  
Medical Center  
P.O. Box 39  
Lewiston-Woodville, NC  
27849-0039

Windsor Family Medical Center  
P.O. Box 628  
Windsor, NC 27983-0628

**Caswell Family Medical  
Center, Inc.**

P.O. Drawer K  
Yanceyville, NC 27379  
919/694-9331

## **State Bar Association**

### **North Carolina Bar Assn**

Lawyer Referral Service

1312 Annapolis Drive

Raleigh, NC 27605

1-800/662-7660

919/828-1054

## **Rural Resource Organizations (National and Regional Offices)**

**Agricultural Council of America**  
1250 Eye St., N.W.  
Suite 601  
Wash., DC 20005  
202/682-9200

**American Agriculture  
Movement, Inc.**  
100 Maryland Ave., N.E.  
Suite 500, Box 69  
Wash., DC 20002  
202/544-5750

**American Farm Bureau  
Federation**  
600 Maryland Ave., S.W.  
Wash., DC 20004  
202/484-2222

**American Land Resource Assn**  
P.O. Box 33488  
Wash., DC 20033  
202/331-0637

**Center for Community Change**  
1000 Wisconsin Ave., N.W.  
Wash., DC 20007  
202/342-0519

**Environmental Policy Institute**  
Agriculture Resources Project  
218 D St., S.E.  
Wash., DC 20003  
202/544-2600

**Federation of Southern  
Cooperatives/Land Assistance  
Fund**  
100 Edgewood Ave., N.E.  
Suite 1228  
Atlanta, GA 30303  
404/524-6882

**Housing Assistance Council,  
Inc.**  
1025 Vermont Ave., N.W.  
Suite 606  
Wash., DC 20005  
202/842-8600

Southeast Regional Office  
1365 Peach St., N.E.  
Atlanta, GA 30309  
404/892-4824

**League of Rural Voters**  
100 Maryland Ave., N.E.  
Suite 500A, Box 69  
Wash., DC 20002  
202/554-7456

**Legal Services Corp.**  
Office of Field Services  
400 Virginia Ave., S.W.  
Wash., DC 20024-2751  
202/863-1820

**National Association for  
the Southern Rural Poor**  
248A G St., S.W.  
Wash., DC 20024  
202/554-3265

North Carolina Office  
337 West Main St.  
Suite 203  
Durham, NC 27701  
919/683-2151

**National Association of  
Community Health Centers**  
1625 I St., N.W.  
Suite 420  
Wash., DC 20006  
202/833-9280

**National Association of  
Towns and Townships**  
1522 K St., N.W.  
Suite 730  
Wash., DC 20005  
202/737-5200

**National Center for  
Neighborhood Enterprise**

1367 Connecticut Ave., N.W.  
Wash., DC 20036  
202/331-1103

**Affiliate:**

National Council for a Black  
Economic Agenda  
1367 Connecticut Ave., N.W.  
Wash., DC 20036  
202/331-1103

**National Clearinghouse for  
Primary Care Information**

8201 Greensboro Drive, Suite 600  
McLean, VA 22102  
703/821-8955

**National Council of  
Agricultural Employees**

499 S. Capitol St., S.W.  
Suite 411  
Wash., DC 20003  
202/488-1100

**National Council of  
Farmer Cooperatives**

1800 Massachusetts Ave., N.W.  
Wash., DC 20036  
202/659-1525

**National Farmers Union**

Denver Headquarters Office  
10065 Harvard Ave.  
Denver, CO 80251  
303/337-5500

Washington, DC Office  
600 Maryland Ave., S.W.  
Suite 202W  
Wash., DC 20024  
202/554-1600

St. Paul Field Office  
317 York Ave.  
St. Paul, MN 55101  
612/771-3380

**National Future Farmers  
of America**

5632 Mt. Vernon  
Memorial Highway  
P.O. Box 15160  
Alexandria, VA 22309  
703/360-3600

**National Grange**

1616 H St., N.W.  
Wash., DC 20006  
202/628-3507

**National Rainbow Coalition**

2100 M St., N.W.  
Suite 609  
Wash., DC 20037  
202/955-5795

**National Rural Development  
and Finance Corp.**

1718 Connecticut Ave., N.W.  
Suite 400  
Wash., DC 20009  
202/797-8820

**National Rural Electric  
Cooperative Association**

1800 Massachusetts Ave., N.W.  
Wash., DC 20036  
202/857-9500

**National Rural Housing Coalition**

1016 - 16th St., N.W.  
8th Floor  
Wash., DC 20036  
202/775-0046

**National Rural Water Association**

Box 1604  
Duncan, OK 73533  
405/672-8925

Washington, DC Office  
1776 K St., N.W.  
Wash., DC 20006  
202/833-9481

**National Save the Family  
Farm Coalition**

80 F St., N.W.  
Suite 714  
Wash., DC 20001  
202/737-2215

**National Sharecroppers Fund/  
Rural Advancement Fund**

2124 Commonwealth Ave.  
Charlotte, NC 28205  
704/334-3051

**North Carolina Council  
of Churches**

Bryan Building  
201 A - Cameron Village  
Raleigh, NC 27605-1377  
919/828-6501  
919/828-6542

**Rural America, Inc.**

1312 - 18th St., N.W.  
4th Floor  
Wash., DC 20036  
202/659-2800

**Rural Coalition**

2001 S St., N.W.  
Suite 500  
Wash., DC 20009  
202/483-1500

**Southern Poverty Law Center**

P.O. Box 548  
Montgomery, AL 36101  
205/264-0286

**Winrock International  
Institute for Agricultural  
Development**

Petit Jean Mountain  
Route 3  
Morrilton, AR 72110  
501/727-5435

## **Agricultural Cooperative Service Role in Assisting Rural People**

The Cooperative Marketing Act of 1926 formalized assistance to agricultural cooperatives in the U.S. Department of Agriculture by establishing a division of cooperative marketing. The Agricultural Cooperative Service (ACS) is the Department's focal point for conducting cooperative research and policy analysis and providing technical assistance to cooperatives and producers interested in organizing cooperatives.

The Agency has five missions.

1. Conduct research and analysis on all phases of cooperatives.
2. Conduct studies of operations of individual cooperatives upon their request.
3. Assist groups of producers who desire to form a cooperative (cooperative development).
4. Acquire, analyze, and disseminate economic, statistical, and historical information on cooperatives.
5. Promote the knowledge of cooperative principles and practices.

The agency has a total staff of about 70. It has no authority or funds for making grants or loans to cooperatives or groups of producers wishing to form cooperatives.

The agency is organized into an Information and Education staff and three program divisions. The Information and Education Staff handles publishing and other information functions.

The Cooperative Marketing and Purchasing Division is organized on a commodity basis, with specialists in three commodity groups and international trade.

The Cooperative Management Division is organized on a functional basis, with specialists in the areas of cooperative finance, management and operations (including member relations), and policy and legal. The division also has a Statistics and ADP group which conducts an annual survey of farmer cooperatives and publishes an annual cooperative statistics report.

The Cooperative Development Division is the third program division. Its major mission is to provide technical assistance to producer groups interested in forming a cooperative and to assist existing cooperatives still in the developing stages to improve their operations or to analyze the feasibility of new operations or services. The division also provides training to developing cooperative personnel and conducts some research on problems facing developing cooperatives.

The division is organized into two program areas. The Feasibility and Development program is staffed by professionals located in the Washington office. The primary activity of this staff is conducting feasibility studies for groups of producers wishing to form new cooperatives and helping them implement feasible cooperatives.

The Field Operations and Training program is staffed by four professionals, one in Washington and one in each of three field offices located in Greenville, NC; London, KY; and Hilo, HI.

Under the leadership of Washington-based program leaders, training is provided for directors, managers, and other key employees of new and developing cooperatives. This training covers such topics as cooperative principles and practices, directors' role and responsibilities, management, financial management, marketing, and bookkeeping.

In addition to agricultural producers, the Cooperative Development Division provides technical assistance to fishermen, forestland owners, and rural producers of hand crafts. Services can be requested by writing a letter to the Administrator, Agricultural Cooperative Service, USDA, Washington, DC 20250.

# **USDA Program Discrimination Complaint Procedures**

Discrimination is prohibited by regulation in both federally assisted as well as direct assistance programs. Numerous laws, chief among them being Title VI of the Civil Rights Act of 1964, prohibit discrimination on the basis of race, color, sex, age, religion, national origin, and handicap.

It is the policy of the U.S. Department of Agriculture (USDA) to ensure that no person be discriminated against on the grounds of race, color, sex, age, religion, national origin, or handicap in any program or activity receiving direct or indirect assistance from the Department. The Office of Advocacy and Enterprise (OAE) has the responsibility to assure that all minority groups have equal access and treatment in relation to program services.

Although the purpose of this directory is to make farmers and rural communities more aware of agricultural programs administered at state and local levels, we find it necessary to outline the procedures for filing a discrimination complaint when unresolvable problems are encountered in the access to USDA programs and services.

## **Procedures for Filing Discrimination Complaints**

### **1. What Is a Complaint?**

A complaint is a written or oral statement which alleges discrimination in the administration or operation of program activities, benefits, or services on the basis of race, color, sex, age, religion, national origin, and handicap.

### **2. Who Can File a Complaint?**

Any individual or individuals acting in their own interest or on behalf of any specific classes of persons who believe they have been discriminated against on the basis of race, color, sex, age, religion, national origin, and handicap may personally, or through a representative, file a complaint.

### **3. To Whom Should the Complaint Be Addressed?**

Individuals who believe themselves to be victims of the kinds of discrimination referred to in this article may file a complaint with the head of any agency, any designated agency official, or the Secretary of Agriculture.

**4. What is the Timeframe for Filing a Complaint?**

A complaint *must* be filed within 180 days of the alleged discriminatory act, unless the time for filing is extended by the agency head or the Secretary of Agriculture.

**5. What Method Should Be Used to File a Complaint?**

A complaint can be filed *orally* or in *writing*.

**6. What Should a Complaint Contain?**

All complaints, where appropriate, should contain the following information:

Name, address and telephone number of complainant;

Name and address of the entity delivering the service or benefits;

Date and place of the alleged discriminatory act and a statement as to whether the action is continuing;

Description of the incident or action which the complainant alleges to be discriminatory;

Type of discrimination; e.g., race, color, sex, age, religion, national origin, or handicap;

Name, address and title of persons who may have knowledge of the act; and

Any other information which will assist in investigating and resolving the complaint.

## **Conservation in the 1985 Farm Bill**

### **What the Conservation Provisions of the 1985 Farm Bill Mean to You**

#### **Conservation Provisions**

**Conservation Reserve:** The Conservation Reserve offers producers help in retiring highly erodible cropland. The Agricultural Stabilization and Conservation Service (ASCS) will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks, or wildlife plantings on your highly erodible cropland. Under 10-year contracts, ASCS will make annual rental payments to you as long as the terms and conditions of the contract are met.

**Conservation Compliance:** Conservation compliance applies if you continue planting annually tilled crops on highly erodible fields. To remain eligible for certain USDA program benefits, you must develop and be actively applying a locally approved conservation plan for those highly erodible fields by January 1, 1990. You must have the plan fully implemented by January 1, 1995.

**Sodbuster:** Sodbuster applies if you plant annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. If you plow out such a highly erodible field, you must do so under a conservation system approved by the local conservation district in order to remain eligible for USDA program benefits.

**Swampbuster:** Swampbuster applies if you convert naturally occurring wetlands to cropland after December 23, 1985 (the date the farm bill was signed). With some exceptions, to remain eligible for certain USDA farm programs you must discontinue production of annually tilled crops on newly converted wetlands.

#### **Your Options**

As an agricultural producer, you may:

- Develop and apply a conservation plan for your highly erodible fields, in cooperation with SCS and the local conservation district. The plan will help you reduce soil loss to levels that are technically and economically achievable. You will retain eligibility for USDA farm program benefits.

- Plant permanent cover on land where annually tilled crops cannot be grown because of excessive erosion. If you choose this option, you may want to consider entering the land into the Conservation Reserve and planting permanent grasses, legumes, trees, windbreaks, or wildlife cover. You still would have other USDA programs open to you.
- Produce crops on a highly erodible field without using a locally approved conservation system, but you would lose eligibility for USDA program benefits.
- Produce crops on newly converted wetlands, but lose eligibility for USDA program benefits.

### **Obtaining Assistance**

For more information about the conservation provisions or for conservation planning assistance, contact the local SCS field office. SCS conservationists can tell you if you have wetlands or highly erodible fields, and they will help you prepare a conservation plan. Local conservation districts approve all plans. The Agricultural Stabilization and Conservation Service has information about the effects of various conservation provisions on USDA farm programs. All efforts will be made to help you continue to qualify.

## Wills and the Survival of Family Farms

Today's rural crisis and its effect on the family farmer, especially those who are black, make it easy to overlook some basic landowner responsibilities, many of which are essential if the growing tide of black land loss is to be stemmed and eventually reversed. The greatest responsibilities of a black farm landowner are probably to assure that the land he or she owns (1) is legally secure and (2) can be safely passed on upon his or her death to the individual(s) he or she has chosen.

While the current rural crisis is primarily a financial one, it is compounded for black farmers simply because many do not have clear title to their land, a vast amount of which is heir property.

The most common problems with heir property are:

1) It is often impossible to borrow money on heir property because there is no clear title, which makes it less attractive as collateral.

2) The land is more likely to become a target for speculators who prey on unsuspecting heirs. This process usually results in land loss through what is known as partition sale.

When a person dies without a will, the heirs acquire an interest in the property. There is no ownership of a specific piece of property or land, only an interest in the entire estate. Frequently, several generations of heirs are involved with varying degrees of interest and ideas on how the property should be used and/or divided.

For various reasons, one or more heirs will often convey their interests in the estate to a land speculator. The speculator will then petition the court to have the entire estate (tract of land) sold at public auction. In most cases, the property is sold at a price far below market value.

Because such an auction usually requires ready cash, the property is more often than not purchased by the speculator or someone outside the landowner's family.

The only sure way for a farmer to prevent such a tragedy would be to make a will and update it as circumstances dictate. The land would then go to whomever the landowner desired.

Because of the complexity of additional problems facing black farm landowners, it is imperative that they continue to meet their basic responsibilities even in the face of the current farm crisis. The most important of these responsibilities is to ensure that the land is preserved for future generations.

It would indeed be a tragedy to survive the agricultural crisis only to lose the land for failing to perform the basic responsibilities of landownership. Although the making of a will is a very important responsibility, there are many others. A detailed list can be obtained by contacting the Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF), 100 Edgewood Ave., N.E., Suite 1228, Atlanta, GA, (404)524-6882.

